

EXHIBIT
A

Personal Loan Agreement - Fixed Rate

STAR BUICK GMC CADILLAC LLC

Annual Percentage Rate: 5.74%
Finance Charge: \$ 7341.91
Amount Financed: \$ 37596.59
Total of Payments: \$ 44936.50

Your payment schedule will be (final payment amount is estimated):
Number of Payments: 75
Amount of Payments: \$ 598.23
First Payment Due: 07/23/2023

Security: You are giving a security interest in a motor vehicle.
You are also giving a security interest in the following personal property (list each item): N/A

Property Insurance: You may obtain property insurance and vendor's single interest insurance from anyone you want that is acceptable to us.

Filing fees: \$ 26.00
Late charge: If a payment is more than 10 days late, you will be charged \$35.00.
Prepayment: If you pay off early, you will not have to pay a penalty, and will not be entitled to a refund of any prepaid finance charge.

Date of this loan: 06/09/2021
Principal amount of this loan: \$ 37596.59
Interest rate: 5.74% per year

Remission of amount financed: We and/or the Dealer may be retaining a portion of the charges from other products and services sold in connection with this loan. You authorize us to pay the proceeds of this loan in the following manner:

1. To Dealer on your behalf: \$ 37596.59

(a) Cash price (includes freight (if any)) \$ 33345.59
(i) Price of property/services purchased \$ 32483.62
(ii) Dealer's documentation fee \$ 194.00
(e) License, title and registration fees \$ 67.97
(b) Less down payment (your name (and for lease, not less than 10%)) \$ 1400.00
(i) Cash (including rebates) \$ 1000.00
(ii) Trade-in allowance (gross) \$ N/A
Year: N/A, Make: N/A
Model: N/A

(v) Amount owed on trade-in \$ 0.00
(vi) Trade-in allowance (net) \$ N/A
(c) Unpaid balance of cash price (a) minus (b) \$ 31145.59
(d) Additional amount to pay off trade-in \$ N/A
(e) Payoff of prior loan (if a refinance) \$ N/A
(f) Lien filing fee \$ 26.00
(g) Credit insurance \$ N/A
(h) Extended service contract or warranty \$ 4525.00
(i) EXPRESS AUTOGAP \$ 900.00
(j) N/A \$ N/A
(k) N/A \$ N/A
(l) N/A \$ N/A

2. To us for \$ N/A
3. To us for \$ N/A
4. To us for \$ N/A
5. To us for loan fee \$ N/A
6. Less prepaid finance charge \$ N/A
7. Amount financed (sum of 1, 2, 3, 4 and 5, minus 6) \$ 37596.59

You promise to pay:
By signing this agreement, you promise to pay all of the following:
• The principal amount of the loan as provided in this agreement.
• Daily simple interest on the unpaid balances of the principal amount from time to time outstanding at the interest rate as provided in this agreement.
• Other charges due as provided in this agreement.

You must pay us at the address we tell you or at any of our banking offices. Interest begins to accrue on the date of this agreement. Daily simple interest means that interest is charged each day after applying any payments you have made.

Payment schedule:
You agree to pay this loan according to the payment schedule shown in the federal disclosures above. However, the final payment amount shown is only an estimate. On the final payment due date, you must pay us the outstanding balance of the principal amount and any accrued but unpaid interest and other charges. The payment schedule in the federal disclosures is based on the assumption that we receive each payment on its due date. If you pay late, incur other charges or if other amounts are added to your loan as permitted by this agreement (such as late fees, insurance or other charges with respect to the collateral), the final payment amount could be significantly more than the estimate shown in the payment schedule above.

All payments are due on the same date of the month as the first payment, or on the last day of any month that does not have a corresponding date. You agree that we may apply all payments first to earned interest, and then to the principal amount and/or other charges per amounts owed as we determine. If we receive any payment after our cut-off time on a given day, that payment will be considered received on the following business day.

Additional products and services:
Additional products and services (such as extended service protection, warranty, debt cancellation protection, debt suspension protection or other products and services offered by the Dealer) are not required to obtain this loan. If you want any of these products or services from the Dealer and want the cost to be included in the amount financed, the cost will be shown in the "Itemization of amount financed" section of this agreement. Refer to the policy, certificate, contract or other documentation provided by the Dealer or the company providing the product or service for more information about the product or service. Some or all of the cost for any additional products and services may be obtained by the Dealer.

Assignment of this agreement:
We have the right to assign this agreement without your consent or approval. Anyone to whom we assign this agreement has all of our rights, unless we retain some of those rights or rights are reassigned to us. If we assign this agreement, we may act as agent or other representative for the assignee of the loan. If we act as agent or other representative, you agree that we may exercise in our own name on behalf of the assignee any rights of the assignee with respect to the loan and the collateral to the extent of the authority granted to us as agent or other representative. You should continue to make all payments due under this agreement to us unless we notify you otherwise.

Set-off:
We have the right of set-off. This means that we may apply any money in any deposit account with us on which your name appears as owner or co-owner to the payment of the amount you owe us which is due.

Other terms:
If we finance or pay for any credit, property or other insurance, debt cancellation, debt suspension, service contract, warranty, GAP coverage, or other product or service, you agree that we may apply any refund of premiums or charges for such products or services to your payment on the loan, even if none of your payments are past due. We, and/or Dealer, may receive some value from their products and services sold in connection with this loan. You waive presentment of this agreement. You waive all relief from valuation and appraisal laws, to the extent not prohibited by applicable law. We may delay enforcing any of our rights against any of you any number of times without losing any rights against you or others then or in the future. We may enforce this agreement against your estate. Except when otherwise required by applicable law, notice to you or any one of you will constitute notice to all of you. In addition to the rights we have under this agreement, we also have any other rights available to us at law or in equity.

Governing law:
The interest rate, fees and charges, and other terms of this agreement are governed by federal law. However, to the extent federal law does not apply or refers to or incorporates state law, the law of the state of Ohio shall be applicable.

This agreement is continued on the reverse side. All of the provisions on both sides of this document are part of this agreement.

Acknowledgment: Each person or entity signing below is responsible for paying this loan in full. You acknowledge that you have read this entire agreement on both sides of this page (including the Arbitration Provision on the reverse side) and agree to be bound by its terms. You also acknowledge that Dealer has given you a copy of our Customer Information Privacy Notice.

Individual Borrower Signature(s):
Signature: [Signature]
Typed Name: N/A

Corporation or Other Business Entity Signature:
Typed Name of Company: N/A
Signature: N/A
Typed Name of Signer: N/A
Title of Signer: N/A

Redacted

PLA-w/out EP7 (5/2019)
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Loan fee. The loan fee is charged to you when you receive the loan. The loan fee is equal to the sum of the following amounts: (a) the amount of the loan fee, and (b) the amount of the late charge. If you prepay this loan in full or in part, the loan fee will be refunded to you. The loan fee is subject to a late charge if we do not receive a payment within 10 days after it is due. You agree to pay a late charge of \$35.00 for each payment due after the 1st of the month is subject to a late charge if we do not receive a payment by the 11th of the month.

Late payment charge. If we do not receive a payment within 10 days after it is due, you agree to pay a late charge of \$35.00 for each payment due after the 1st of the month is subject to a late charge if we do not receive a payment by the 11th of the month.

Deferral provision. If you agree to a deferral of any payment(s) (including a pass-payment), we may, at our option, defer the payment(s) and charge you our deferral fee for each month your loan is deferred. We will continue to earn interest on the unpaid principal balance. Any such deferral will not result in an extension of the period of coverage for any credit insurances or additional products and services you have elected.

Returned item charge. If you pay us with a check, a money order, preauthorized charge, electronic payment or debit or other item, and it is returned to us unpaid after we try to collect it, you agree to pay us a returned item charge of \$25.00.

Early payment. There is no prepayment charge if you pay off this loan in full or in part early. Partial prepayments will not affect your obligation to pay the regular monthly payment amount on the payment due date following partial prepayment (as long as amounts are owed) unless we agree differently in writing.

ADDITIONAL SECURITY INTEREST PROVISIONS

Taking possession of the collateral. If any promises under this agreement are broken, or if we exercise our acceleration right, then, without giving you any advance notice unless required by applicable law, we may take possession of the collateral. To take possession of the collateral, we may enter the premises where the collateral is stored and remove it. We will not breach the peace. Our retaking of the collateral does not release you from any obligation under this agreement. We may take any property in the collateral at the time of retaking and hold it for you as described under "Personal property in the collateral" below. This is in addition to any other rights we have. All of our rights are cumulative, and may be exercised at the same time or at different times, and are not exclusive. If we ask, you agree to deliver the collateral to us at any reasonable time and place we choose.

If we take possession of the collateral, we may give you a right to redeem the collateral. However, we will give you any right of redemption and any notice that applicable law requires. If you have the right or we allow you to redeem the collateral, you must pay us the costs of taking possession of the collateral and other costs we require, to the extent not prohibited by applicable law. Any such amounts that you do not pay, we may add to the unpaid balance of the principal amount, charge interest thereon at the rate or rates provided in this agreement, and increase either the number or the amount of the remaining payments. If you do not redeem the collateral, we may sell it. We will give you notice of any public sale, or if permitted by applicable law the date after which we may hold a private sale. You agree that we do not have to send any notice of sale more than 10 days in advance unless required by applicable law.

After setting the collateral, we will apply the sale proceeds (i) to the reasonable cost of taking possession, holding, preparing for sale, processing and selling the collateral, and to any other amounts required by applicable law, (ii) to reasonable attorneys' fees and costs, where not prohibited by applicable law, and (iii) then to the other amounts due under this agreement. If the sale proceeds are not enough to pay these costs and all other amounts owed under this agreement, you will be liable for the difference, to the extent not prohibited by applicable law. If there is a surplus, we will pay the amount of the surplus to the person(s) we determine are entitled to it, subject to any right of set-off we may have.

Personal property in the collateral. You agree that we will not be responsible for any personal property you keep or carry in the collateral. This is so during the agreement term and after return or retaking of the collateral. After return or retaking of the collateral, we or our representative will not have any such property found in the collateral for a period of 10 days, or such longer time as required by applicable law. Unless required by applicable law, we will not notify you that such property has been found in the collateral. If you do not pick up the property within that 10-day period, we have the right to dispose of it in any manner that we determine.

Use of the collateral. While any part of this loan is unpaid, you promise:

1. To use the collateral carefully, keep it in good condition, and obtain our written consent before making any major alterations.
2. To tell us in writing before changing the address of your residence or the address where the collateral is kept.
3. Not to use the collateral for any unlawful purpose.
4. That you own the collateral and will not sell, transfer, grant a license in, lease or dispose of all or part of the collateral, or allow any lien, encumbrance or security interest other than ours to be granted, placed or filed on the collateral or title to the collateral.
5. To pay all taxes and all other fees and assessments due on the collateral.
6. Not to remove the collateral from the continental United States.
7. If the collateral is a motor vehicle or other titled property, (i) to keep the vehicle or other property titled (with our lien noted), registered and licensed in the state where the vehicle or other property is kept, (ii) to sign and return to us any documents required at any time in connection with title, registration or licensing of the vehicle or other property, (iii) to pay any fees required at any time by government agencies in connection with title, registration or licensing of the vehicle or other property, (iv) to pay our service fee each time the vehicle is retitled, and (v) to assist us as we may require in connection with title, registration or licensing of the vehicle or other property.

If any taxes or other fees or charges with respect to the collateral are not paid, we may (if we choose) do so ourselves. If we do, you must reimburse us when we ask you to. If you do not reimburse us, we may add the cost to the unpaid balance of the principal amount, charge interest thereon at the rate or rates provided in this agreement, and increase either the number or amount of the remaining payments.

Communications to You Including to Cell Phone: In order for us to service your Account or to collect any amounts you owe, you agree and consent that we or a third party acting on our behalf may from time to time:

- Make telephone calls and/or send text messages to you at any telephone number(s) you give to us or that we otherwise have for you or your Account, including wireless (cellphone) telephone numbers that could result in charges to you.
- Use any technology available at the time to make telephone calls and/or send text messages to you, including but not limited to the use of pre-recorded/artificial voice messages under an automatic telephone dialing system.
- Send e-mails or any other available form of electronic communication to you at any e-mail or other electronic address you give to us or that we otherwise have for you or your Account.
- Monitor and record any telephone call or other communication between you and us.

NOTICE
ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.
You agree that this notice applies only if the consumer purpose block under "Collateral for this agreement" is checked and only if you use the proceeds of this loan to purchase the collateral described under "Collateral for this agreement".

ARBITRATION PROVISION
or in lieu of any class of claims or act as a private arbitrator general in court or in arbitration with respect to that Claim. This also means that the arbitrator has no power or authority to conduct any class-wide arbitration.

• Claims brought by or against one borrower (or co-borrower) may not be joined or consolidated in the arbitration with claims brought by or against any other borrower who obtained a different loan.

Except as allowed by this Arbitration Provision and the Federal Arbitration Act, the arbitrator's decision will be final and binding. We and you agree that we would have in court may also not be available in arbitration.

(f) **Effect of Class Action Waiver:** Regardless of anything else in this Arbitration Provision, the validity and enforceability of the Class Action Waiver must be determined only by a court and not by an arbitrator or by any public or private arbitrator. Nothing in this paragraph (f) shall affect the right of any party to appeal any final and binding decision of the arbitrator.

(g) **Location of Arbitration:** Any arbitration hearing that you attend must take place at a location reasonably convenient to your residence.

(h) **Cost of Arbitration:** Each arbitrator charges fees to administer an arbitration proceeding. This may include fees for not a court. When you choose an arbitrator, you should carefully review the fees charged by the arbitrator. If we start an arbitration of a Claim and you do not appear, we will assume that you believe those fees are too high. If you do so, we will pay or reimburse you for up to all of the fees that would otherwise be charged to you by the arbitrator. If your request is reasonable and in good faith, we will waive pay the fees. If applicable law requires us to, we will not ask you to pay or reimburse us for any fees that we are the arbitrator's fees. We will not ask you to pay or reimburse us for any other applicable agreement or any right we may have under applicable law (i) we will pay your reasonable attorney's, experts and witnesses fees with respect to the arbitration, or (ii) we will not ask you to pay or reimburse us for any other applicable agreement or any right we may have under applicable law (i) we will pay your reasonable attorney's, experts and witnesses fees with respect to the arbitration, or (ii) we will not ask you to pay or reimburse us for any other applicable agreement or any right we may have under applicable law.

(i) **Governing Law:** This Arbitration Provision is governed by the Federal Arbitration Act, 9 U.S.C. § 1 et seq., and not by any state arbitration law. The arbitrator's decision will be final and binding, except for any right of appeal provided by the Federal Arbitration Act. However, if the amount of the Claim exceeds \$100,000, any party can appeal the award to a three-arbitrator panel. The arbitrator's decision will be final and binding, except for any right of appeal provided by the Federal Arbitration Act. However, if the amount of the Claim exceeds \$100,000, any party can appeal the award to a three-arbitrator panel. The arbitrator's decision will be final and binding, except for any right of appeal provided by the Federal Arbitration Act. However, if the amount of the Claim exceeds \$100,000, any party can appeal the award to a three-arbitrator panel.

(j) **Right to Discovery:** In addition to the parties' right to obtain discovery pursuant to the arbitration rules of the Administrator, either party may submit a written request to the arbitrator to expand the scope of discovery formally permitted by the Administrator under the arbitration rules. The arbitrator will make discovery to grant or deny that request.

(k) **Arbitration Result and Right of Appeal:** Judgment upon the award given pursuant to an arbitration may be entered by a court.

(l) **Rules of Interpretation:** This Arbitration Provision shall survive the termination, rescission, or annulment of this agreement, and shall be deemed to be a self-help remedy by us to collect a debt from you by you, and, any bankruptcy by you, to the extent consistent with applicable bankruptcy law.

(m) **Waiver:** If any portion of this Arbitration Provision is deemed invalid or unenforceable, it shall not affect the validity of the remaining portions of this Arbitration Provision provided that arbitration is chosen with respect to a Claim, all of the portions of this Arbitration Provision provided for such determination of invalidity or unenforceability. In the event of a conflict or inconsistency between this Arbitration Provision, on the one hand, and the applicable arbitration law or the other provisions of this agreement, on the other hand, this Arbitration Provision shall govern. This Arbitration Provision supersedes any other arbitration provision or requirement that may otherwise be applicable, including one contained in an agreement with the Dealer.

EXHIBIT**B**

Huntington National Bank (HUNTNATBK)

Filter

Select

Default State

Select

Perfected

Account Name
Discrepancy

Has Work Items

Account

Actions

VIN/HIN: YV4A22PK8G1077511 Status: Perfected (PT) Tiling State: PA Year: 2016
 Account: 19510 Loan: Loan Suffix: 304 Branch: Make: VOLVO Model: XC90

LOAN

Overview

Primary customer: LUKASZ WEJMAN
 Secondary customer:
 Home phone:
 Address: 3121 TILTON ST
 PHILADELPHIA, PA 191345816
 Alert when perfected: ☐ Client ☐ CMS
 User Defined 1:
 User Defined 2:
 User Defined 3:
 Lienholder Status Code:
 Business Unit:
 Dealer ID/Name:

Recovery type:
 Recovery Status date:
 Amount Financed:
 Financed date: 06/09/2021
 Booked date:
 Expected payoff date:
 Payoff date:
 Perfected date: 6/24/2021
 Closed date:
 Loan Balance
 State: PA
 Account subtype: Loan (F)
 Expected Contract Type:

Customers

	Order	Order	Name	Type	Home Phone	Business Phone	Address
Edit	1		LUKASZ WEJMAN	UNKNOWN			3121 TILTON ST PHILADELPHIA PA 191345816

Property

VIN/HIN	Make	Model	Year	Odometer	Damaged?	Damaged Date	Insurance Total Loss?	Insurance Total Loss Date	Account Collateral Type
YV4A22PK8G1077511	VOLVO	XC90	2016						VEH

Dealer Info

ID:
 Name:
 Address:
 Phone:
 Fax:
 EMail:
 Type:
 Status:
 Dealership:
 Contact Name:
 Contact Phone:
 Note:

Lien Filing

Release

Duplicate Title

Title Management System

Version 23.10.0

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Request Date:
 Status:
 State:
 Reason:
 Operations Code:
 Action Date:
 Last Worked By:
 Required State Forms:
 Requesting Dept:
 Billable: ☐

Follow Up

[Client Activities](#)

Direct Lending Services

Additional Documents

Additional Documents do not exist for this account

Obsolete Docs

Title

Actions

VIN/HIN: YV4A22PK8G1077511 State: PA Title Number:
 Year: 2016 Make/Builder: VOLV Model: XC9

Title-Electronic
 Perfecting

Overview

Owner(s): WEJMAN, LUKASZ JAROSLAW
Lienholder: HUNTINGTON NATIONAL BANK
Match Type: AUTOMATIC
Match Date: 6/24/2021
Issuance Date: 6/24/2021
Imported Date: 6/24/2021

Closed Date:
Closed Reason:
Document Location:

Owners

Property

Liens

Name	Address	Lienholder ID	Lien State	Lien Expiration Date
HUNTINGTON NATIONAL BANK	5555 CLEVELAND AVE COLUMBUS, OH 43231	31096678501		6/24/2027

Title Maint

Notes (Date/Time stamps in this section reflect Pacific Time)

Add Note

Notes

☒ Show All ☐ Show User Notes Only ☐ Show Activity History Only

Date	User	Context	Activity	Note
06/24/2021 09:04 PM	System	State Import	Identify Discrepancy	Name Discrepancy work item added.
06/24/2021 09:04 PM	System	Client Export	Send Upload File	Sent upload file to Lender.
06/24/2021 09:04 PM	System	State Import	Create Title	Received electronic document from State.
06/24/2021 09:04 PM	System	State Import	Perfect Account w/ Discrepancies	Account and Document were automatically matched and have discrepancies.
06/14/2021 11:06 PM	System	Client Import	Create Account	Account created via a Client Import file.

Work Items

Discrepancies

(Requires "RESOLVE_DISCREPANCY_WORK_ITEMS" privilege.)

Discrepancy Type
Name Discrepancy

J.D. POWER

EXHIBIT
C

2016 Volvo XC90

Utility 4D T6 Momentum AWD I4 Turbo Values

Pricing & Values

Prices shown for the used **2016 Volvo XC90 Utility 4D T6 Momentum AWD I4 Turbo** with typical miles are what people paid to buy this vehicle or what people received when trading in this vehicle at a dealer. [Edit options.](#)

Buy from Dealer

Prices shown are what people paid including dealer discounts. Taxes and fees (title, registration, license, document, and transportation fees) are not included.

Buy from Dealer Buy Certified from Dealer 

Average Price Paid

\$19,288

Data from **261** transactions - Updated 10/29/23






80% of People Paid

\$18,380 - \$20,189

Trade In to Dealer

Prices shown are what people received from a dealer for their trade-in vehicle by condition. [See definitions.](#)

Base Price	\$12,725
Mileage and Options	\$0
Rough Condition 	\$12,725
Base Price	\$14,650
Mileage and Options	\$0
Average Condition 	\$14,650
Base Price	\$16,250
Mileage and Options	\$0
Clean Condition 	\$16,250

